

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

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12/05/2023

IN RE:

MICHAEL D CEPHAS
231 RICHLAND DR
PITTSBURGH, PA 15235
XXX-XX-0479 Debtor(s)

Case No.19-20444

Chapter 13

NOTICE OF CLAIMS FILED AND INTENTION TO PAY CLAIMS

NOTICE IS HEREBY GIVEN of claims filed and the intention of the Chapter 13 Trustee to pay the claims of creditors named below, in the amounts* and manner authorized by the terms and provisions of the confirmed Chapter 13 Plan, the order confirming the Plan, and applicable rules.

This Notice is filed as a courtesy, to inform all parties of the claims the Trustee has found in the case. This Notice does not seek authorization to pay claims, as that authorization already exists in the form of plan terms, applicable rules, and confirmation orders. Any party who objects to the allowance of a filed claim must file a formal objection to the claim itself, NOT an objection to this Notice.

This Notice should not be construed as altering the deadlines for filing objections to proofs of claim, as contained in the Federal Rules of Bankruptcy Procedure, the confirmed Chapter 13 Plan, or the order confirming the Chapter 13 Plan. Pursuant to 11 U.S.C. § 502 (a), the claims which have been filed as stated above will be deemed allowed for purposes of distribution and shall be paid unless the debtor or other party in interest has timely objected to the claim, and provided notice of the objection to the Trustee, prior to the claim being paid by the Trustee.

The following claim information is derived from one or more of the following sources: the debtor(s)' Chapter 13 Plan, proofs of claim, and the order confirming the plan. The list does not include claims which have been disallowed, withdrawn, or claims not provided for in the Chapter 13 Plan for which proofs of claim have not been filed. Some of the claims listed on the following pages may have already been fully or partially paid by the Trustee. To determine whether or not any payments have already been disbursed on a claim, please consult the Trustee's web site at www.13network.com.

*Unless the Chapter 13 Plan provides for a 100% payment of unsecured claims and is adequately funded to pay 100%, the actual percentage dividend which will be paid to the holders of allowed unsecured claims is not presently known . In accordance with the provisions of the Chapter 13 Plan and local rules, the amount and percentage dividend to

which unsecured creditors are entitled will be determined during the Trustee's final audit of this case. An adjustment of the percentage to be paid to the unsecured creditors will be performed after the Trustee has calculated the actual amount of funds available for distribution to unsecured creditors, after determining the amounts needed to complete payments on the secured and priority claims. Notwithstanding the fact that the final calculation will not be done until final audit, the Trustee will distribute funds to unsecured creditors, in accordance with the Chapter 13 Plan and Bankruptcy Code priorities, when and as funds allow.

/s/ RONDA J. WINNECOUR
RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmechf@chapter13trusteewdpa.com

I herein certify that a copy of this notice was served upon the listed creditors of record of this date and the debtor(s) and debtor(s) attorney of record on this date by regular U.S. Mail, postage prepaid, at the address as it appears in the records hereof.

/s/Trustee'sAdministrativAssistant
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmechf@chapter13trusteewdpa.com

SEE NEXT PAGE FOR CLAIMS

CLAIM RECORDS

DUQUESNE LIGHT COMPANY(*) ATTN. LITIGATION COUNSEL 411 SEVENTH AVE MAIL DROP 16-1 PITTSBURGH, PA 15219	Trustee Claim Number:1 INT %: 0.00% Court Claim Number:3 CLAIM: 67.87 COMMENT: NT/SCH	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 6558
BRIAN C NICHOLAS ESQ KML LAW GROUP PC 701 MARKET ST STE 5000 PHILADELPHIA, PA 19106	Trustee Claim Number:2 INT %: 0.00% Court Claim Number: CLAIM: 0.00 COMMENT: PNC/PRAE	CRED DESC: NOTICE ONLY ACCOUNT NO.:
PNC BANK NA 3232 NEWMARK DR MIAMISBURG, OH 45342	Trustee Claim Number:3 INT %: 0.00% Court Claim Number:1 CLAIM: 0.00 COMMENT: PMT/DECL*DK4PMT-LMT*BGN 3/19	CRED DESC: MORTGAGE REGULAR PAYMENT ACCOUNT NO.: 2878
AMERICAN EXPRESS NATIONAL BANK C/O BECKET AND LEE LLP PO BOX 3001 MALVERN, PA 19355-0701	Trustee Claim Number:4 INT %: 0.00% Court Claim Number:2 CLAIM: 10,412.02 COMMENT: X7633/SCH	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 1006
CAPITAL ONE BANK (USA) NA BY AMERICAN INF PO BOX 71083 CHARLOTTE, NC 28272-1083	Trustee Claim Number:5 INT %: 0.00% Court Claim Number:7 CLAIM: 4,399.14 COMMENT:	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 8676
CAPITAL ONE BANK (USA) NA BY AMERICAN INF PO BOX 71083 CHARLOTTE, NC 28272-1083	Trustee Claim Number:6 INT %: 0.00% Court Claim Number:6 CLAIM: 1,565.05 COMMENT:	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 6091
LVNV FUNDING LLC C/O RESURGENT CAPITAL SVCS PO BOX 10587 GREENVILLE, SC 29603-0587	Trustee Claim Number:7 INT %: 0.00% Court Claim Number:5 CLAIM: 2,117.46 COMMENT: MHC*FNB	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 6263
KIA MOTOR FINANCE POB 20825 FOUNTAIN VALLEY, CA 92728	Trustee Claim Number:8 INT %: 0.00% Court Claim Number: CLAIM: 0.00 COMMENT: NT ADR~NO\$~NTC ONLY/SCH	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 9829
KML LAW GROUP PC* 701 MARKET ST STE 5000 PHILADELPHIA, PA 19106	Trustee Claim Number:9 INT %: 0.00% Court Claim Number: CLAIM: 0.00 COMMENT: NO\$~NTC ONLY/SCH	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.:
PORTFOLIO RECOVERY ASSOCIATES, LLC PO BOX 12914 NORFOLK, VA 23541	Trustee Claim Number:10 INT %: 0.00% Court Claim Number:8 CLAIM: 247.11 COMMENT: CITIBANK*THD	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 0958

TRIBUTE ACQUISITIONS LLC PO BOX 167762	Trustee Claim Number:11 INT %: 0.00% Court Claim Number:	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 3982
IRVING, TX 75016	CLAIM: 0.00 COMMENT: NT ADR~NO\$~NTC ONLY/SCH	
VERIZON BY AMERICAN INFOSOURCE AS AGENT PO BOX 4457	Trustee Claim Number:12 INT %: 0.00% Court Claim Number:4	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 0001
HOUSTON, TX 77210-4457	CLAIM: 111.41 COMMENT:	
PNC BANK NA 3232 NEWMARK DR	Trustee Claim Number:13 INT %: 0.00% Court Claim Number:1	CRED DESC: MORTGAGE ARR. ACCOUNT NO.: 2878
MIAMISBURG, OH 45342	CLAIM: 6,196.94 COMMENT: CL1GOVS*\$CL-PL*THRU 2/19	
CLERK, U S BANKRUPTCY COURT ATTN: FILING FEE CLERK 600 GRANT ST 5414 US STEEL TWR PITTSBURGH, PA 15219	Trustee Claim Number:14 INT %: 0.00% Court Claim Number: CLAIM: 310.00 COMMENT: FILING FEES REM 2B PD/MISC OE 19-204	CRED DESC: FILING FEES ACCOUNT NO.: 19-20444-TPA